

## What else do I need to know?

### Am I Eligible?

- ♦ Yes, if you are a resident of Morrow County and
- ♦ Household income falls at or below the income guidelines.

### How much money can I get?

- ♦ Program does not guarantee funding to everyone who applies...so you may not be funded.
- ♦ Funding priority will be determined by program guidelines, which include:
  - household income,
  - the priority rating of your home,
  - your housing needs and
  - the availability of funds.

### When do I need to apply?

- ♦ As soon as applications are available.
- ♦ Applications accepted by appointment only.
- ♦ Funds are limited.

### When will I know if I am funded?

- ♦ You must submit a complete application, including all required documentation, before the grant deadline and while funding is available.
- ♦ Applications are ranked by priority according to guidelines after verification process.

### Do I have to pay anything?

- ♦ Dependent on application for funding.
- ♦ Owner Rehabilitation and New Construction you must pay the mortgage-recording fee and pay back percentage of grant if you move/sell property before promissory note expires.

**Fair Housing Law gives you the right to live wherever you can afford to buy or rent without being discriminated on the basis of race, color, religion, sex, national origin or ancestry, familial status, military status or disability, sexual orientation, gender identity and source of income.**

## INCOME LIMITS

**With the exception of Rental Assistance, for 2015, household income must be at or below the following income limits.**

(Household income is determined by the total Gross income for the last completed preceding year reported on federal tax forms by all household members -18 yrs. of age or older-living in the home.)

<u>Household Members</u>	<u>Income Guidelines</u>
1 person	\$38,950
2 persons	\$43,450
3 persons	\$48,900
4 persons	\$54,300
5 persons	\$58,650
6 persons	\$63,000
7 persons	\$67,350
8 persons	\$71,700

This brochure was prepared in an effort to review the available programs and basic guidelines for those programs. Written procedures set forth the exact criteria used to determine eligibility for participation in these programs. If you have any questions about the CDBG/CHIP programs outlined here, **please contact:**

**Morrow County  
Development Office  
419-947-7535 or  
419-347-6310**

**Email:**[beth@ordevelopment.com](mailto:beth@ordevelopment.com)

# **MORROW COUNTY COMMUNITY HOUSING IMPACT & PRESERVATION PROGRAM (CHIP)**



**Fair Housing –  
not an option,  
it's the law.**

This brochure provided by Morrow County CHIP Program with ODOT Fair Housing Funds.

Morrow County has successfully applied and been awarded \$400,000 grant funding from the Ohio Department of Development Community Development Block Grant (CDBG) for its Community Housing Improvement Program (CHIP).

CHIP activities include:

- ◆ **Owner Rehabilitation**
- ◆ **Home Repair-Emergency Repair**
- ◆ **Emergency Monthly Housing Payment**
- ◆ **Rental Assistance**
- ◆ **New Construction**
- ◆ **Fair Housing**



## Owner Rehabilitation

Rehabilitation of owner-occupied income eligible households housing units up to \$40,000.

### Eligible items:

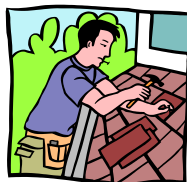
- Installation / repair to foundations
- Roofs / gutters
- Electrical / plumbing upgrades
- Furnaces / Hot water heaters
- Insulation / Windows / Doors
- Accessibility improvements
- Lead based paint abatement

### Eligible applicants must agree to:

- Occupy home for at least 5 years after the rehabilitation
- Reimburse program 15% of the total grant when the home is sold or vacated after 5 years,
- Reimburse program on sliding scale up to total amount of grant if the home is sold/vacated before the 5 year anniversary,
- Be willing / able to allow administrating agency to retain a mortgage on the property and
- Be willing / able to reimburse the program as agreed if home is sold /transferred as part of the current owner's estate.

### Applications:

- ◆ Applications available January 29, 2015
- ◆ Priority rating system



## Home Repair

Provide home repairs to owner-occupied, income eligible household housing units up to \$11,000.

### Eligible items:

- Emergency repairs (furnaces, roofs, water heaters, etc.)
- Handicapped accessibility
- Well / septic repairs or replacement
- Lead based paint abatement

### Eligible applicants cannot be delinquent or in default:

- mortgage payment,
- homeowners insurance payments,
- property taxes,
- assessments or
- utilities

### Applications:

- ◆ Applications available January 29, 2015
- ◆ Application considered on first-come, first served basis..



## Rental Assistance

Provide affordable monthly rental payments for low-income residents.

- ◆ Morrow Metropolitan Housing Authority is administering this program for the County.
- ◆ Applicants must meet income eligibility requirements to be considered for grant funding.



## New Construction

To assist income eligible households in the construction and purchase of a new home up to \$20,000.

### Eligible item:

Maximum grant/loan of \$20,000 towards purchase / construction of new home

### Eligible applicants must agree to:

- occupy home for at least 20 years after purchase,
- reimburse program 15% of the total grant when home is sold/vacated after 20 years,
- reimburse the program on sliding scale up to total amount of grant if home is sold/vacated before the 20 year anniversary,
- be willing/ able to allow the administrating agency to retain a mortgage on the property and
- be willing/able to reimburse the program as agreed if the home is sold or transferred as part of the current owner's estate.

### Applications:

- ◆ Applications available from Habitat for Humanity of Morrow County.
- ◆ Priority rating system

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